



DBS EXTERNAL API GATEWAY

FAST AND PAYNOW MESSAGE SPECIFICATION GUIDE

version 4.1.7

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1. FAST AND PAYNOW MESSAGE SPECIFICATION

1.1. Overview

The guide provides the message specification for real-time payments to and collection from DBS/POSB and the FAST participating banks in Singapore.

1.2. Message Transfer & Structure

The real-time payments and collection REST API is using the JSON (JavaScript Object Notation) format and is called via a HTTPS request.

Each message consists of 3 building blocks: the header, body and signature.

| BUILDING BLOCK | DESCRIPTION |
|----------------|---|
| Header | Identifies the type of message with the host name, key ID and the organisation ID (provided by DBS) |
| Body | Consists of the transaction details that are encrypted with the receiver's public PGP key |
| Signature | Contains the hash of the message that is signed using sender's private key |

1.3. URL

| METHOD | BANKING SERVICE URL |
|--------|-------------------------------------|
| POST | /api/sg/fast/v4/payment/transaction |

1.4. Character Set

The message can support the following set of characters:

1. a b c d e f g h i j k l m n o p q r s t u v w x y z
2. A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
3. 0 1 2 3 4 5 6 7 8 9 0
4. ! # \$ % & ' () * + , - . / : ; = ? @ [] ^ _ ` { | } ~
These characters can be valid characters in the fields specified.
5. Space. Space can be valid in the fields specified but should not be inserted as the first or last character within any field.

1.5. Field Type

| TYPE | DESCRIPTION |
|--------------------------------|--|
| Numeric (N) | 0-9; two decimal point scaling |
| Alphabetic (A) | a-z, A-Z |
| Alphanumeric (AN) | a-z, A-Z, 0-9 |
| Alphanumeric with Dash (AND) | a-z, A-Z, 0-9, dash/hyphen character ("-") |
| DateTime | YYYY-MM-DDTHH:MM:SS.sss YYYY-MM-DDTHH:MM:SS YYYY-MM-DDTHH:MM:SS.sss+ZZZZ |
| SWIFT character set (S) | a-z, A-Z, 0-9 / - ? : () . , ' + space character |
| String character set (G_I3) | a-z, A-Z, 0-9 ! # \$ % & ' () * + , - . / : ; ' = ? @ [] ^ _ ` { } ~ space character |
| Email character set (EMAIL_I3) | a-z, A-Z, 0-9 ! # \$ % ' () * + , - . / : ; ' = ? @ [] ^ _ ` { } ~ |

Note: \, <, > and " are not supported.

1.6. Field Requirement

| REQUIREMENT | DESCRIPTION |
|-------------|-----------------------|
| M | Mandatory |
| O | Optional |
| CM | Conditional Mandatory |

1.7. Request Message Format

The table shows the structural formatting and field validations in each building block.

a. Message Header

The message starts with a header that contains the following information:

```
POST <URL>
x-api-key: <keyId>
X-DBS-ORG_ID: <orgId>
Content-Type: text/plain
```

<URL> refer to section 1.3

<keyId> is the key value that is exchanged with DBS. It is to be provided by DBS.

<orgId> is the Company ID given by DBS. All alphabet characters should be in capital letters.

b. Message Body

The transaction details are compulsory and should be encrypted using PGP with the bank's public key.

| NO. | FIELD NAME | TYPE (LENGTH) | M / O / CM | DESCRIPTION |
|------------|-------------------|------------------|------------|---|
| 1.0 | header | Class | M | This block contains the type of message. |
| 1.1 | msgId | AN(35) | M | Message ID identifies a message. It must be unique. |
| 1.2 | orgId | AN(12) | M | Company ID given by DBS. All alphabet characters should be in capital letters. |
| 1.3 | timeStamp | DateTime | M | Date and time of the message Format: YYYY-MM-DDTHH:MM:SS.sss. E.g. 2017-03-04T15:07:26.123 |
| 2.0 | txnInfo | Class | M | This block contains the transaction details. |
| 2.1 | customerReference | S(35) | M | A unique description for your beneficiary to identify the transaction and your reconciliation. This information will be shown on their account statement. It should be unique for 93 days. Proposed format: <description for your beneficiary><transaction ID> where transaction ID is unique. |
| 2.2 | paymentReference | S(35) | O | Payment reference can be used to track the status of the transaction i.e. Same payment reference can be used if previous transaction is rejected. Omit this field if not required. |
| 2.3 | txnType | AN(3) | M | Transaction type. Payments - Value: 'GPP' Collection - Value: 'GPC' PayNow Payment- 'PPP' |
| 2.4 | txnDate | DateTime | M | Date of the transaction. Date is always current date (7 days a week including public holiday) and cannot be a past or future date. Format: YYYY-MM-DD |
| 2.5 | txnCcy | AN(3) | M | Transaction currency. Currency provided need to match with multi-currency account |

| NO. | FIELD NAME | TYPE (LENGTH) | M / O / CM | DESCRIPTION |
|------------|-----------------------|--------------------------|------------|--|
| | | | | suffix if account number provided with suffix. Value: 'SGD' |
| 2.6 | txnAmount | N(9).N(2) or N(12) | M | Transaction amount with cents as 2 decimal points. E.g \$1,000.99 will be formatted as '1000.99' Transaction limit (industry) is SGD200,000. |
| 2.7 | purposeOfPayment | AN(4) | O | Purpose of payment, denoted by a 4-alphabet code. The description is shown on the account statement of the party you are paying to. Purpose code will be defaulted to 'OTHR' (Other) if this field is omitted. Refer to " Purpose Code " in appendix. |
| 2.8 | senderParty | Class | M | This block contains your corporate bank account details. |
| 2.8.1 | name | G_I3 (140) | M | This is your corporate name. This is for your beneficiary to identify that you are paying or collecting from them as it will be shown on their account statement (up to 35 characters). |
| 2.8.2 | accountNo | AN(34) | M | Your corporate account number. Hyphen is to be excluded. Multi-currency account number can be provided with/without suffix (ISO currency code or numeric code) |
| 2.8.3 | swiftBic | AN(11) | M | SWIFT BIC of your corporate account. Value: 'DBSSSGSGXXX' |
| 2.8.4 | bankCtryCode | A(2) | M | Bank country code. Value: 'SG' |
| 2.8.5 | mandateId | S(35) | CM | Direct debit authorization reference to identify the party you are collecting from. Mandatory for collection Omit this field for payments (value: GPP & PPP). |
| 2.9 | receivingParty | Class | M | This block contains your details of the party you are paying to or collecting from |
| 2.9.1 | name | G_I3 (140) | M | The name of the party you are paying to or collecting from. |
| 2.9.2 | accountNo | AN(34) | CM | The account number of the party you are paying to or collecting from. For payment (GPP), this could be an account number or a PayLah account (mobile number) e.g. 6581231234. Hyphens should be excluded. |

| NO. | FIELD NAME | TYPE (LENGTH) | M / O / CM | DESCRIPTION |
|---------|----------------|------------------|------------|---|
| | | | | <p>For HSBC, OCBC and SBI, the branch code must be included at the front of the account number.</p> <p>Use this field for payments and collection (value: GPP & GPC). Omit for PayNow (Value "PPP")</p> <p>Message reject if this value is provided for PPP</p> |
| 2.9.3 | swiftBic | AN(11) | CM | <p>Unique code to identify the receiving bank. Refer to "SWIFT BIC" in appendix.</p> <p>Use this field for payments and collection (value: GPP & GPC). Omit for PayNow (Value "PPP"). Will be ignored if provided for 'PPP'</p> |
| 2.9.4 | bankCtryCode | A(2) | M | Bank country code. Value: 'SG' |
| 2.9.5 | addresses | Array | O | Array list that contains Address of the party you are paying to or collecting from. Maximum of 3 address elements. |
| 2.9.5.1 | address | G_I3 (35) | O | <p>Address of the party you are paying to or collecting from.</p> <p>Maximum of 35 per address.</p> |
| 2.9.6 | proxyType | AN(1) | CM | <p>Proxy type.</p> <p>NRIC- Value: 'N'</p> <p>Mobile - Value: 'M'</p> <p>UEN - 'U'</p> <p>Use this field for PayNow (Value "PPP"). Omit for payments and collection (value: GPP & GPC).</p> <p>Message reject if this value is provided for GPP or GPC</p> |
| 2.9.7 | proxyValue | S(35) | CM | <p>Proxy Value. NRIC or Mobile Number or UEN. Value must correspond to the type provided in Proxy Type</p> <p>Use this field for PayNow (Value "PPP"). Omit for payments and collection (value: GPP & GPC).</p> |
| 2.10 | adviseDelivery | Class | O | This block contains the advice that you are sending to the party you are paying to or collecting from. This is optional. |
| 2.10.1 | mode | A(4) | O | <p>Advice is sent to the email of the party you are paying to or collecting from.</p> <p>Email - Value: 'EMAL'</p> <p>SMS - Value: 'SMS'</p> <p>Both - Value: 'ES'</p> |

| NO. | FIELD NAME | TYPE (LENGTH) | M / O / CM | DESCRIPTION |
|------------|------------------|------------------|------------|--|
| | | | | Omit this field if you are not sending an advice. |
| 2.10.2 | emails | Array | CM | Email address to send the advice to. Allow to add up to 5 email addresses. E.g. email@gmail.com This field is mandatory if you selected mode = 'EMAL' or 'ES' |
| 2.10.2.1 | email | EMAIL_I3 (75) | CM | Email address to send the advice to. E.g. email@gmail.com |
| 2.10.3 | phoneNumbers | Array | CM | Mobile number to send the SMS advice to. Allow to add up to 5 mobile numbers. This field is mandatory if you selected mode = 'SMS' or 'ES' |
| 2.10.3.1 | phoneNumber | N (8-20) | CM | Mobile phone number Example: +6591111111 |
| 2.10.4 | rmtInf | Class | CM | This block contains the details of transaction. |
| 2.10.4.1 | paymentDetails | Array | CM | Array list that contains the Details of payments. It will also be sent to the bank of the party you are paying to or collecting from. This field is only required if you selected mode = 'EMAL' or 'ES'. |
| 2.10.4.1.1 | paymentDetail | S(140) | CM | Details of payments. This information will be included in the advice that is sent via email. It will be sent to the bank of the party you are paying to. Maximum of 140 per line. |
| 2.10.4.2 | clientReferences | Array | CM | Additional information. This information will be included in the advice that is sent via email. Allow up to 2 clientReference elements. Support first line of 140 characters followed by second line of 20 characters. This field is only required if you selected mode = 'EMAL' or 'ES' |
| 2.10.4.2.1 | clientReference | G_I3 (160) | CM | Additional information. This information will be included in the advice that is sent via email. Maximum of 140 per line. |
| 2.10.4.3 | invoiceDetails | Array | CM | Invoice details. This information will be included in the advice that is sent via email. Maximum of 500 lines with 140 per line. |

| NO. | FIELD NAME | TYPE (LENGTH) | M / O / CM | DESCRIPTION |
|----------------|------------|------------------|------------|---|
| | | | | This field is only required if you selected mode = 'EMAL' or 'ES' |
| 2.10. 4.3.1 | invoice | G_I3 (70000) | CM | Invoice details. This information will be included in the advice that is sent via email. Maximum of 140 per line. |

1.8. Response Message Format

The response from the bank to the request message. Each request message should have one response message.

For any insecure characters (< >) in request payload:

1. The value of timestamp, reject code with "RJCT", status with "RJCT", description with "System error" / "Validation error" will be returned in response.
2. All mandatory field values except for above mentioned fields will be emptied out in response.
3. All optional fields except for above mentioned fields will be removed in response.

| NO. | FIELD NAME | TYPE (LENGTH) | M / O / CM | DESCRIPTION |
|------------|--------------------|------------------|------------|--|
| 1.0 | header | Class | M | This block identifies the type of message. |
| 1.1 | msgId | AN(35) | M | From the request message |
| 1.2 | timeStamp | DateTime | M | Date and time of the response message. Format: YYYY-MM-DDTHH:MM:SS.sss. E.g. 2017-03-04T15:07:26.123 |
| 2.0 | txnResponse | Class | M | This block contains the transaction status. |
| 2.1 | customerReference | S(35) | M | From the request message |
| 2.2 | paymentReference | S(35) | O | From the request message. Displayed only if given in the request. |
| 2.3 | txnType | AN(3) | M | From the request message |
| 2.4 | txnRefId | AN(35) | M | Unique transaction reference by the bank. |
| 2.5 | bankReference | AN(35) | O | Back Office unique Id (assigned by the bank) Value assigned by IPE2 |
| 2.6 | txnStatus | A(4) | M | Status code of the transaction: a. Value: 'ACTC' - successful b. Value: 'RJCT' - rejected c. Value: 'ACWC' - successful with change in payment date |

| NO. | FIELD NAME | TYPE (LENGTH) | M / O / CM | DESCRIPTION |
|------|----------------------|------------------|------------|--|
| | | | | d. Value: 'PDNG' - pending Refer to ' Transaction Status ' in appendix. |
| 2.7 | txnRejectCode | AN(4) | O | Rejection code when transaction is rejected. Refer to ' Transaction Rejection Reason ' in appendix. |
| 2.8 | txnStatusDescription | S(256) | M | Transaction status description. Refer to ' Transaction Rejection Reason ' in appendix. |
| 2.9 | txnSettlementAmt | N(9).N(2) | O | Transaction settlement amount with cents as 2 decimal points. E.g. \$1,000.99 will be formatted as '1000.99'. Tag will be there with empty value if the request is rejected at validation and CAS lookup. |
| 2.10 | txnSettlementDt | DateTime | O | Date and time the transaction is processed. Format: YYYY-MM-DDTHH:MM:SS.sss. E.g. 2017-03-04T15:07:26.123 Tag will be there with empty value if the request is rejected at validation and CAS lookup. |

In the event the response message is not received from the bank, the same request message with a *different* message ID can be sent to the bank. The bank will return the status of the request with the following values:

| FIELD NAME | VALUE |
|----------------------|--|
| txnStatus | RJCT |
| txnRejectCode | I103 |
| | DUPL - ACTC - Success |
| txnStatusDescription | DUPL - PDNG - I203 Validator error |
| | DUPL - RJCT – <original txnRejectCode> <original txnStatusDescription> |

1.8.1. Failed Response Message Format (From API Gateway)

| NO. | FIELD NAME | TYPE (LENGTH) | M / O / CM | DESCRIPTION |
|------------|---------------|------------------|------------|---|
| 1.0 | header | Class | M | Message header |
| 1.1 | msgId | AND(35) | M | Message Id from request message |
| 1.2 | timeStamp | DateTime | M | Date and time of the response message. Format: YYYY-MM-DDTHH:MM:SS.sss+ZZZZ E.g. 2017-03-04T15:07:26.123+0800 |
| 2.0 | error | Class | M | This block contains the status of the error info |
| 2.1 | code | AN(10) | M | Error status code |
| 2.2 | description | AN(250) | M | Error status description |
| 2.3 | status | A(4) | M | Error Status Value: 'RJCT' - rejected |

1.9. Sample Request Message

a. Payment

```
{
  "header":{
    "msgId":"SG70123987456",
    "orgId":"0123",
    "timeStamp":"2017-01-26T16:16:43.567"
  },
  "txnInfo":{
    "customerReference":"31345",
    "paymentReference":"PR201924712290",
    "txnType":"GPP",
    "txnDate":"2017-01-26",
    "txnCcy":"SGD",
    "txnAmount":"1063.5",
    "purposeOfPayment":"LOAR",
    "senderParty":{
      "name":"CADIS LTD",
      "accountNo":"0123456789",
      "swiftBic":"DBSSGSGXXX",
      "bankCtryCode":"SG"
    },
    "receivingParty":{
      "name":"JOHN TAN",
      "accountNo":"0987654321",
      "swiftBic":"OCBCSGSGXXX",
      "bankCtryCode":"SG",
      "addresses":[
        {"address":"12 Marina Boulevard"},
        {"address":"03-123"},
        {"address":"S(018982)"}
      ]
    },
    "adviseDelivery":{
      "mode":"ES",
      "emails":[
        {"email":"johntan@john.com"},
        {"email":"john.tan@hmail.com"}
      ],
      "phoneNumbers":[
        {"phoneNumber":"65987654321"},
        {"phoneNumber":"65801234567"}
      ]
    },
    "rmtInf":{
      "paymentDetails":[
        {"paymentDetail":""}
      ],
      "clientReferences":[]
    }
  }
}
```

```
        {"clientReference":""}  
      ],  
      "invoiceDetails": [  
        {"invoice": ""}  
      ]  
    }  
  }  
}
```

1.10. Sample Response Message

a. Success Response

```
{
  "header":{
    "msgId":" SG70123987456",
    "timeStamp":"2017-01-26T16:16:43.567"
  },
  "txnResponse":{
    "customerReference":"31345",
    "paymentReference":" PR201924712290",
    "txnType":"GPP",
    "txnRefId":"IG2016030412345",
    "bankReference":"1808311038341RKCO020",
    "txnStatus":"ACTC",
    "txnRejectCode":"",
    "txnStatusDescription":"Success",
    "txnSettlementAmt": "123.10",
    "txnSettlementDt":"2017-01-26T16:16:43.567"
  }
}
```

b. Failed Response

```
{
  "header":{
    "msgId":" SG70123987456",
    "timeStamp":"2017-01-26T16:16:43.567"
  },
  "txnResponse":{
    "customerReference":"31345",
    "paymentReference":" PR201924712290",
    "txnType":"GPP",
    "txnRefId":"IG2016030412345",
    "bankReference":"1808311038341RKCO020",
    "txnStatus":"RJCT",
    "txnRejectCode":"1160",
    "txnStatusDescription":"Payer/payee account is closed",
    "txnSettlementAmt": "123.10",
    "txnSettlementDt":"2017-01-26T16:16:43.567"
  }
}
```

c. Failed Response (from API Gateway)

Content-Type: application/json

```
{
  "header": {
    "msgId": "Id-782d575e0d99c65b5b822884",
    "timeStamp": "2020-02-27T10:46:17.066+0800"
  },
  "error": {
    "status": "RJCT",
    "code": "A001",
    "description": "Organisation ID is incorrect"
  }
}
```

1.11. Sample Encrypted Request and Response Message

Content-Type: text/plain

-----BEGIN PGP MESSAGE-----

Version: BCPG v1.60

```
hQEMA7owOPOS4i7sAQgAtm46qM3ydhB5ebtKfekXEdrjysVebwyu9N4daIX+Q45u
V+6YKqEvXy7mBdSQP836oEb0J+Cexoz091ZsL8w/t9XnovBrNCnPPZ7/yXAUeZopF
JIC/a067NWrs9xE/tr5j3stw/hdmIMh5NhlN8HnvYsljZCoH+6RU99DjcvHEnV1n
GLsBg9bTm31BmK54pMH5bXp/DDzlyhDfNxbIpELjBtyO/Mc/+FaISPWZRkQdx6gy
SArkpXwekAGugM9mKsWkbGxPHDJ2PJHNgwgeJOY0Hudbe2D+r0A7tjR/2tlLFNue
wV9QCyMAMwLcG/kc45oo9qOXjFm6gL9EU+xnjw6N39LBIAE0d0iZS83mzUrXD4Qh
L86/ccWr7uc8WMjHfHHGpV5VVNdK21+NFitLVQf8fuEwatZUdnYAJPtIKC9+Xh26
6218svCAN9h97X5wdakfLXcO7pbMcfLkVslniw5sMw24jGF9cj6Zb2SHCaitcbli
uebJcaiXRTjctrLNx4fznTQF0N3t6wlsG7gcQ4waNKj0LPbMXNColpf03yuyIAHc
xsHnANAxk570IPBdpg11vdiVEuNvW62XpteNCjDtrPoCyVEGaDfIEA5EjR6RZyim
jBEemtPi6F2N++G5ax9zqvQ3tmPoyTn0SW4RwSe2D9HW2ylzqfU+ciPkeTSkr80H
YIYXFtt0h+iXgwLJg6b9eyr01Z2bYcEVidV2Fyg3froP2px9OD/55/xQrQ3PAtoZ
0XE2+QDPrCTVNgQao1/pYNYOu9+Nq+BHuYGuQBc0u2tEfljr4RWvcF8nMpB74PR
QtKzHy1u6k2X2AMbtI7QNDwaf+iq++jY9xjTpBS6RjQo8BP4IXWaOu3Jwmihlqi
rda+OMPRpKfTnNopn6bq5mbLPpTcX6PEm3IC6qUpU1FC+VP0/36wQLm2kTMBldcz5
/52q+NqRMSLIFP0BBq1o+s0bW1sdJ34bzx0BNR8XZ/tBkin9nJVIVm5NTualIBQ
Do6ifz0CSytnjqKDM9Mc1lv1tvfpojTTR+VM2atAvQm+sepJMLGHpyy1xThYiZ+h
FOWF7OE6gdJUCzt6wgMzUMznvkYWlUrb6aQ9fzf0vxDSm9JsW/C9bIKN7imfNms
4dBuzdZp
=rIb7
```

-----END PGP MESSAGE-----

1.12. Email Transaction Advice

A transaction advice in PDF will be sent to the email address of the receiving party that is specified in message. It will be sent by DBS from the email address 'DBSeAdvice@dbs.com'.

A separate email will be sent to each receiving party:

- Payment that is credited to the 3rd party bank account;
- Collection that is withdrawn from the 3rd party bank account; and
- Collection that failed to be withdrawn from the 3rd party bank account.

a. Email Content

From: DBSeAdvice@dbs.com

To: <emails>

Subject: Bank Fund Transfer/<customerReference>

Dear Customer,

This attached Advice is sent to you for information only.

This is an automatically generated notification.

Please do not reply to this email. Contact us at our corporate hotline at 1800-222-2200 between 8:30am to 6:15pm, for any service requests.

Yours Sincerely,
DBS Bank Ltd

b. Transaction Advice (PDF)**Payment**

<receivingParty name>
<receivingParty addresses>

Date: <txnDate DD MMM YYYY>
Transaction Reference: <bankReference>
Customer Reference: <customerReference>

On behalf of <senderParty name>, DBS has remitted a payment of SGD <txnAmount> into your <bank name based on receivingParty bankCode> account number - <mask the leading characters by "X" and show only last 5 characters of the account> on <txnDate DD MMM YYYY>. The details for the payment are as follows:

Payment Details: <paymentDetails>

Client Reference: <clientReferences>

Invoice Details: <invoiceDetails>

Yours Sincerely,
DBS Bank Ltd

CONFIDENTIAL NOTE: Any data, information or message transmitted through this email is confidential and intended for the sole use of the intended recipient. If you are not the intended recipient, please do not use, disclose, copy or disseminate this message or any part thereof and kindly notify us immediately and delete this message (and all copies) from your device, equipment or system and destroy all hard copies.

The advice is auto-generated by DBS Bank Ltd

PayNow

**DBS. Living, Breathing Asia**

**DBS**

TRANSACTION ADVICE

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<receivingParty name>
<receivingParty addresses>

Date: <txnDate DD MMM YYYY>
Transaction Reference: <bankReference>
Customer Reference: <customerReference>

On behalf of <senderParty name>, DBS has remitted a payment of SGD <txnAmount> to the account linked to <Proxy Type> <Proxy Value(mask the leading characters by "X" and show only last 4 characters of the proxy)> on <txnDate DD MMM YYYY>. The details for the payment are as follows:

Payment Details: <paymentDetails>

Client Reference: <clientReferences>

Invoice Details: <invoiceDetails>

Yours Sincerely,
DBS Bank Ltd

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Collection


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TRANSACTION ADVICE

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| | | |
|---|-------------------------------|-----------------------|
| <receivingParty name> <receivingParty addresses> | Date: | <txnDate DD MMM YYYY> |
| | Transaction Reference: | <bankReference> |
| | DDA Reference: | <mandateId> |
| | Customer Reference: | <customerReference> |

On behalf of <senderParty name>, DBS has debited SGD <txnAmount> from your bank account number - XXXXX<last 5 digits of receivingParty accountNo> with <bank name> based on receivingParty swiftBic> on <txnDate DD MMM YYYY>. The details for the collection are as follows:

Purpose of Payment: <purposeOfPayment>-<purposeOfPayment description>

Client Reference: <clientReferences>

Invoice Details: <invoiceDetails>

Yours Sincerely,
DBS Bank Ltd

CONFIDENTIAL NOTE: Any data, information or message transmitted through this email is confidential and intended for the sole use of the intended recipient. If you are not the intended recipient, please do not use, disclose, copy or disseminate this message or any part thereof and kindly notify us immediately and delete this message (and all copies) from your device, equipment or system and destroy all hard copies.

The advice is auto-generated by DBS Bank Ltd

Failed Collection

**DBS. Living, Breathing Asia**



TRANSACTION ADVICE

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| | | |
|----------------------------|-------------------------------|-----------------------|
| <receivingParty name> | Date: | <txnDate DD MMM YYYY> |
| <receivingParty addresses> | Transaction Reference: | <bankReference> |
| | DDA Reference: | <mandateId> |
| | Customer Reference: | <customerReference> |

Please note that a collection against your account for SGD <txnAmount> by <senderParty name> on <txnDate DD MMM YYYY> was unsuccessful due to the following reason: <txnStatusDescription>. The details for the collection are as follows:

Payment Details: <paymentDetails>

Client Reference: <clientReferences>

Invoice Details: <invoiceDetails>


Yours Sincerely,
DBS Bank Ltd

CONFIDENTIAL NOTE: Any data, information or message transmitted through this email is confidential and intended for the sole use of the intended recipient. If you are not the intended recipient, please do not use, disclose, copy or disseminate this message or any part thereof and kindly notify us immediately and delete this message (and all copies) from your device, equipment or system and destroy all hard copies.

The advice is auto-generated by DBS Bank Ltd

a. Sample Payment Email Advice to Beneficiary

Subject: Bank Fund Transfer/EBGPP51012295421/test ideal advice

Message |  271-20151012-20867_1.PDF (85 KB)

Dear Customer,

This attached Advice is sent to you for information only.

This is an automatically generated notification.

Please do not reply to this email. Contact us at our corporate hotline at 1800-222-2200 between 8:30am to 6:15pm, for any service requests.

Yours Sincerely,
DBS Bank Ltd

 DBS. Living, Breathing Asia



TRANSACTION ADVICE

Page 1 of 1

GTS Test Account

Date: 12 Oct 2015
Batch ID:
Batch Reference: EBGPP51012295421
Beneficiary Reference:

On behalf of GLOBAL TRANSACTION SVS - DO NOT PR, DBS has remitted a payment of SGD 0.01 into your DBS BANK LTD. account number - XXXXX08104 on 12 Oct 2015. The details for the payment are as follows:

Purpose of Payment: SALA-Salary Payment

Client Reference: Client reference 1
Client reference 2
Client reference 3
Client reference 4

Invoice Details: Invoice details

1.13. Report

The report is designed to allow your system to perform reconciliation of the transactions that you have sent to the bank.

The table shows the report availability and the way the report will be sent to you. A report with only contain the header and trailer when there is no transaction for the day.

| REPORT | CHANNEL | FILE NAME | TIME |
|---|---------------|---|---|
| A CSV file containing transactions sent to the bank from 00:00:00 to 23:59:59 on transaction date (txnDate) T day | IDEAL Connect | <orgld>.IG_RECON.XXXXXX<Last 4 digits of account>.DDDDMMYYT<HHMMSS>.csv where <orgld> is Company ID that is 12 characters with trailing 'X'. | By 5:00am on T+1, 7 days a week including public holidays |

Transaction status 'ACWC' will be included in the report on the day that is sent to the bank. For example, if a transaction is sent to the bank at 23:59 on 30 August but processed by the bank at 00:01 on 31 August, it will be included in the report that contains transactions dated 30 August.

Duplicate request and request that fails format validation will not be included in the report. Refer to "Report Exclusion" in appendix.

1.13.1. Report Structure- FAST (Payments and Collections) and PAYNOW

The report is structured in 3 blocks: header, details and trailer.

* Applicable for **Paynow** Payment (PPP) subscription only or **Paynow** Payment (PPP) and Fast Payment (GPP) and/or Fast Collection (GPC) subscription. Please refer to *Section 1.12.2 Report Structure- FAST (Payments and Collections)* if there is only GPP and/or GPC subscription.

a. Header

There is one header and is compulsory.

| NO. | FIELD NAME | MESSAGE FIELD | TYPE (LENGTH) | DESCRIPTION |
|-----|----------------------------|-------------------------|---------------|--|
| 1.1 | Date & Time | - | DateTime | Date and time of the report Format: DD/MM/YYYY HH:MM:SS E.g. 9/4/2017 10:33:44 The report date will be T+1 where T is the transaction date. |
| 1.2 | Sender's Company ID | senderParty - orgld | String (12) | Company id of the Customer |
| 1.3 | Originating Bank BIC | senderParty - swiftBic | String (11) | SWIFT BIC of your corporate account. |
| 1.4 | Originating Account Number | senderParty - accountNo | Number (34) | Customer Account Number |
| 1.5 | Originator Name | senderParty - name | String (140) | Customer Account Name |

| NO. | FIELD NAME | MESSAGE FIELD | TYPE (LENGTH) | DESCRIPTION |
|------|-------------|---------------|------------------|--|
| 1.6 | Report ID | - | String (3) | 3-digit ID that uniquely identifies the report |
| 1.7 | Placeholder | - | - | For future use. |
| 1.8 | Placeholder | - | - | For future use. |
| 1.9 | Placeholder | - | - | For future use. |
| 1.10 | Placeholder | - | - | For future use. |
| 1.11 | Placeholder | - | - | For future use. |
| 1.12 | Placeholder | - | - | For future use. |
| 1.13 | Placeholder | - | - | For future use. |
| 1.14 | Placeholder | - | - | For future use. |
| 1.15 | Placeholder | - | - | For future use. |
| 1.16 | Placeholder | - | - | For future use. |
| 1.17 | Placeholder | - | - | For future use. |
| 1.18 | Placeholder | - | - | For future use. |
| 1.19 | Placeholder | - | - | For future use. |
| 1.20 | Placeholder | - | - | For future use. |
| 1.21 | Placeholder | - | - | For future use. |
| 1.22 | Placeholder | - | - | For future use. |
| 1.23 | Placeholder | - | - | For future use. |
| 1.24 | Placeholder | - | - | For future use. |

b. Details

There is at least one detail record when there are transactions.

| NO. | FIELD NAME | MESSAGE FIELD | TYPE (LENGTH) | DESCRIPTION |
|-----|--------------------|---------------------------|------------------|---|
| 2.1 | Message ID | msgId | String (35) | Message id sent in the request message |
| 2.2 | Transaction Type | txnType | String (3) | Payment: GPP Collection: GPC Proxy Payment: PPP |
| 2.3 | Receiving Bank BIC | receivingParty - swiftBic | String (11) | SWIFT BIC of receiving bank. |

| NO. | FIELD NAME | MESSAGE FIELD | TYPE (LENGTH) | DESCRIPTION |
|------|------------------------------|-----------------------------|------------------|---|
| 2.4 | Receiving Account Number | receivingParty - accountNo | Number (34) | For GPP/GPC: Receiving Account Number For PPP: This field will be blank. |
| 2.5 | Receiving Name | name | String (140) | Receiving Account Name |
| 2.6 | Proxy Type | receivingParty - proxyType | String (1) | For PPP: Proxy Type For GPP/GPC: This field will be blank. |
| 2.7 | Proxy Value | receivingParty - proxyValue | String (35) | For PPP: Proxy Value For GPP/GPC: This field will be blank. |
| 2.8 | Transaction Currency | txnCcy | String (3) | Transaction Currency |
| 2.9 | Transaction Amount | txnAmount | Number (12) | Transaction Amount |
| 2.10 | Customer Reference | customerReference | String (35) | Customer Reference |
| 2.11 | DDA reference | mandateId | String (35) | For GPC: DDA reference |
| 2.12 | Transaction Date | txnSettlementDt | Date | Date the transaction is processed. Format: DDMMYYYY |
| 2.13 | Transaction Time | txnSettlementDt | Time | Time the transaction is processed. Format: HHMMSS |
| 2.14 | Transaction Status | txnStatus | String (4) | Value: 'ACTC', 'RJCT', 'ACWC' or 'PDNG' |
| 2.15 | Rejection Code | txnRejectCode | String (4) | Rejection Code |
| 2.16 | Rejection Reason | txnStatusDescription | String (256) | Rejection Reason |
| 2.17 | State of PayNow transactions | - | String (1) | <blank> - I3BE rejection before sending to CAS look-up (This may be returned based on the rejection from I3BE validations). Both the enquiry and transaction processing are not reached at this point 'E' - If the processing reaches CAS look-up but doesn't reach transaction processing. Possible status: RJCT (In this case, if there's a time-out in CAS look-up, PayNow state will be <blank>) |

| NO. | FIELD NAME | MESSAGE FIELD | TYPE (LENGTH) | DESCRIPTION |
|------|-------------|---------------|------------------|---|
| | | | | 'T' - If processing passed the enquiry and transaction processing is reached Possible status: ACTC, PDNG, RJCT |
| 2.18 | Placeholder | - | - | For future use. |
| 2.19 | Placeholder | - | - | For future use. |
| 2.20 | Placeholder | - | - | For future use. |
| 2.21 | Placeholder | - | - | For future use. |
| 2.22 | Placeholder | - | - | For future use. |
| 2.23 | Placeholder | - | - | For future use. |
| 2.24 | Placeholder | - | - | For future use. |

c. Trailer

There is one trailer and is compulsory.

| NO. | FIELD NAME | TYPE (LENGTH) | DESCRIPTION |
|-----|----------------------------|------------------|--|
| 3.1 | Total Number of Payments | - | Total number of transactions with 'GPP'. It will be '0' if there is no transaction. |
| 3.2 | Number of Success Payments | - | Total number of transaction with 'GPP', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction. |
| 3.3 | Number of Failed Payments | - | Total number of transactions with 'GPP' and status 'RJCT'. It will be '0' if there is no transaction. |
| 3.4 | Number of Pending payments | - | Total number of transactions with 'GPP' and status 'PDNG'. It will be '0' if there is no transaction. |
| 3.5 | Total Amount of Payments | - | Total value of transactions with 'GPP'. It will be '0' if there is no transaction. |
| 3.6 | Amount of Success Payments | - | Total value of transactions with 'GPP,' and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction. |
| 3.7 | Amount of Failed Payments | - | Total value of transactions with 'GPP' and status 'RJCT'. It will be '0' if there is no transaction. |
| 3.8 | Amount of Pending Payments | - | Total value of transactions with 'GPP' and status 'PDNG'. It will be '0' if there is no transaction. |
| 3.9 | Total Number of Collection | - | Total number of transactions with 'GPC'. It will be '0' if there is no transaction. |

| NO. | FIELD NAME | TYPE (LENGTH) | DESCRIPTION |
|------|------------------------------|------------------|---|
| 3.10 | Number of Success Collection | - | Total count with transaction code 'GPC', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction. |
| 3.11 | Number of Failed Collection | - | Total count with transaction code 'GPC' and status 'RJCT'. It will be '0' if there is no transaction. |
| 3.12 | Number of Pending Collection | - | Total count with transaction code 'GPC' and status 'PDNG'. It will be '0' if there is no transaction. |
| 3.13 | Total Amount of Collection | - | Total value with transaction code 'GPC'. It will be '0' if there is no transaction. |
| 3.14 | Amount of Success Collection | - | Total value with transaction code 'GPC' and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction. |
| 3.15 | Amount of Failed Collection | - | Total value with transaction code 'GPC' and status 'RJCT'. It will be '0' if there is no transaction. |
| 3.16 | Amount of Pending Collection | - | Total value with transaction code 'GPC' and status 'PDNG'. It will be '0' if there is no transaction. |
| 3.17 | Total Number of Payments | - | Total number of transactions with 'PPP'. It will be '0' if there is no transaction. |
| 3.18 | Number of Success Payments | - | Total number of transaction with 'PPP', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction. |
| 3.19 | Number of Failed Payments | - | Total number of transactions with 'PPP' and status 'RJCT'. It will be '0' if there is no transaction. |
| 3.20 | Number of Pending payments | - | Total number of transactions with 'PPP' and status 'PDNG'. It will be '0' if there is no transaction. |
| 3.21 | Total Amount of Payments | - | Total value of transactions with 'PPP'. It will be '0' if there is no transaction. |
| 3.22 | Amount of Success Payments | - | Total value of transactions with 'PPP,' and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction. |
| 3.23 | Amount of Failed Payments | - | Total value of transactions with 'PPP' and status 'RJCT'. It will be '0' if there is no transaction. |
| 3.24 | Amount of Pending Payments | - | Total value of transactions with 'PPP' and status 'PDNG'. It will be '0' if there is no transaction. |

1.13.2. Report Structure- FAST (Payments and Collections)

The report is structured in 3 blocks: header, details and trailer.

* Applicable for Fast Payment (GPP) and/or Fast Collection (GPC) subscription only. Please refer to Section 1.12.1 Report Structure- FAST (Payments and Collections) and PAYNOW if **Paynow** Payment (PPP) is subscribed together with GPP and/or GPC.

a. Header

There is one header and is compulsory.

| NO. | FIELD NAME | MESSAGE FIELD | TYPE (LENGTH) | DESCRIPTION |
|------|----------------------------|-------------------------|------------------|--|
| 1.1 | Date & Time | - | DateTime | Date and time of the report Format: DD/MM/YYYY HH:MM:SS E.g. 9/4/2017 10:33:44 The report date will be T+1 where T is the transaction date. |
| 1.2 | Sender's Company ID | senderParty - orgld | String (12) | Company id of the Customer |
| 1.3 | Originating Bank BIC | senderParty - swiftBic | String (11) | SWIFT BIC of your corporate account |
| 1.4 | Originating Account Number | senderParty - accountNo | Number (34) | Customer Account Number |
| 1.5 | Originator Name | senderParty - name | String (140) | Customer Account Name |
| 1.6 | Report ID | - | String (3) | 3-digit ID that uniquely identifies the report |
| 1.7 | Placeholder | - | - | For future use. |
| 1.8 | Placeholder | - | - | For future use. |
| 1.9 | Placeholder | - | - | For future use. |
| 1.10 | Placeholder | - | - | For future use. |
| 1.11 | Placeholder | - | - | For future use. |
| 1.12 | Placeholder | - | - | For future use. |
| 1.13 | Placeholder | - | - | For future use. |
| 1.14 | Placeholder | - | - | For future use. |
| 1.15 | Placeholder | - | - | For future use. |
| 1.16 | Placeholder | - | - | For future use. |
| 1.17 | Placeholder | - | - | For future use. |
| 1.18 | Placeholder | - | - | For future use. |
| 1.19 | Placeholder | - | - | For future use. |

| NO. | FIELD NAME | MESSAGE FIELD | TYPE (LENGTH) | DESCRIPTION |
|------|-------------|---------------|------------------|-----------------|
| 1.20 | Placeholder | - | - | For future use. |
| 1.21 | Placeholder | - | - | For future use. |
| 1.22 | Placeholder | - | - | For future use. |
| 1.23 | Placeholder | - | - | For future use. |
| 1.24 | Placeholder | - | - | For future use. |

b. Details

There is at least one detail record when there are transactions.

| NO. | FIELD NAME | MESSAGE FIELD | TYPE (LENGTH) | DESCRIPTION |
|------|--------------------------|----------------------------|------------------|---|
| 2.1 | Message ID | msgId | String (35) | Message id sent in the request message |
| 2.2 | Transaction Type | txnType | String (3) | Payment: GPP Collection: GPC Proxy Payment: PPP |
| 2.3 | Receiving Bank BIC | receivingParty - swiftBic | String (11) | SWIFT BIC of receiving bank. |
| 2.4 | Receiving Account Number | receivingParty - accountNo | Number (34) | For GPP/GPC: Receiving Account Number For PPP: This field will be blank. |
| 2.5 | Receiving Name | name | String (140) | Receiving Account Name |
| 2.6 | Transaction Currency | txnCcy | String (3) | Transaction Currency |
| 2.7 | Transaction Amount | txnAmount | Number (12) | Transaction Amount |
| 2.8 | Customer Reference | customerReference | String (35) | Customer Reference |
| 2.9 | DDA reference | mandateId | String (35) | For GPC: DDA reference |
| 2.10 | Transaction Date | txnSettlementDt | Date | Date the transaction is processed. Format: DDMMYYYY |
| 2.11 | Transaction Time | txnSettlementDt | Time | Time the transaction is processed. Format: HHMMSS |
| 2.12 | Transaction Status | txnStatus | String (4) | Value: 'ACTC', 'RJCT', 'ACWC' or 'PDNG' |

| NO. | FIELD NAME | MESSAGE FIELD | TYPE (LENGTH) | DESCRIPTION |
|------|------------------|----------------------|------------------|------------------|
| 2.13 | Rejection Code | txnRejectCode | String (4) | Rejection Code |
| 2.14 | Rejection Reason | txnStatusDescription | String (256) | Rejection Reason |
| 2.15 | Placeholder | - | - | For future use. |
| 2.16 | Placeholder | - | - | For future use. |
| 2.17 | Placeholder | - | - | For future use. |
| 2.18 | Placeholder | - | - | For future use. |
| 2.19 | Placeholder | - | - | For future use. |
| 2.20 | Placeholder | - | - | For future use. |
| 2.21 | Placeholder | - | - | For future use. |
| 2.22 | Placeholder | - | - | For future use. |
| 2.23 | Placeholder | - | - | For future use. |
| 2.24 | Placeholder | - | - | For future use. |

c. Trailer

There is one trailer and is compulsory.

| NO. | FIELD NAME | TYPE (LENGTH) | DESCRIPTION |
|-----|----------------------------|------------------|--|
| 3.1 | Total Number of Payments | - | Total number of transactions with 'GPP'. It will be '0' if there is no transaction. |
| 3.2 | Number of Success Payments | - | Total number of transaction with 'GPP', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction. |
| 3.3 | Number of Failed Payments | - | Total number of transactions with 'GPP' and status 'RJCT'. It will be '0' if there is no transaction. |
| 3.4 | Number of Pending payments | - | Total number of transactions with 'GPP' and status 'PDNG'. It will be '0' if there is no transaction. |
| 3.5 | Total Amount of Payments | - | Total value of transactions with 'GPP'. It will be '0' if there is no transaction. |
| 3.6 | Amount of Success Payments | - | Total value of transactions with 'GPP', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction. |
| 3.7 | Amount of Failed Payments | - | Total value of transactions with 'GPP' and status 'RJCT'. It will be '0' if there is no transaction. |
| 3.8 | Amount of Pending Payments | - | Total value of transactions with 'GPP' and status 'PDNG'. It will be '0' if there is no transaction. |

| NO. | FIELD NAME | TYPE (LENGTH) | DESCRIPTION |
|------|------------------------------|------------------|---|
| 3.9 | Total Number of Collection | - | Total number of transactions with 'GPC'. It will be '0' if there is no transaction. |
| 3.10 | Number of Success Collection | - | Total count with transaction code 'GPC', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction. |
| 3.11 | Number of Failed Collection | - | Total count with transaction code 'GPC' and status 'RJCT'. It will be '0' if there is no transaction. |
| 3.12 | Number of Pending Collection | - | Total count with transaction code 'GPC' and status 'PDNG'. It will be '0' if there is no transaction. |
| 3.13 | Total Amount of Collection | - | Total value with transaction code 'GPC'. It will be '0' if there is no transaction. |
| 3.14 | Amount of Success Collection | - | Total value with transaction code 'GPC' and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction. |
| 3.15 | Amount of Failed Collection | - | Total value with transaction code 'GPC' and status 'RJCT'. It will be '0' if there is no transaction. |
| 3.16 | Amount of Pending Collection | - | Total value with transaction code 'GPC' and status 'PDNG'. It will be '0' if there is no transaction. |
| 3.17 | Placeholder | - | For future use. |
| 3.18 | Placeholder | - | For future use. |
| 3.19 | Placeholder | - | For future use. |
| 3.20 | Placeholder | - | For future use. |
| 3.21 | Placeholder | - | For future use. |
| 3.22 | Placeholder | - | For future use. |
| 3.23 | Placeholder | - | For future use. |
| 3.24 | Placeholder | - | For future use. |

2. APPENDIX A: SWIFT BIC OF PARTICIPATING BANKS

The latest list of participating banks is on ABS website: <http://www.abs.org.sg/fast.php>.

| BANK NAME | BIC |
|---|--------------|
| Australia & New Zealand Banking Group | ANZBSGSXXXX |
| BNP Paribas | BNPASGSGXXX |
| Bank Of China Limited | BKCHSGSGXXX |
| The Bank Of Tokyo-Mitsubishi UFJ, Ltd | BOTKSGSXXXX |
| CIMB Bank Berhad | CIBBSGSGXXX |
| Citibank NA | CITISGSGXXX |
| Citibank Singapore Limited | CITISGSLXXX |
| Deutsche Bank AG | DEUTSGSGXXX |
| DBS Bank | DBSSSGSGXXX |
| HL Bank | HLBBSGSGXXX |
| HSBC (Corporate) | HSBCSGSGXXX |
| HSBC (Personal) | HSBCSGS2XXX |
| ICICI Bank Limited | ICICSGSGXXX |
| Industrial and Commercial Bank Of China Limited | ICBKSGSGXXX |
| Malayan Banking Berhad, Singapore Branch | MBBESGSGXXX |
| Malayan Singapore Limited | MBBESGS2XXX |
| Mizuho Bank Limited | MHCBBSGSGXXX |
| Oversea-Chinese Banking Corpn Ltd | OCBCSGSGXXX |
| RHB Bank Berhad | RHBBSGSGXXX |
| Standard Chartered Bank (Singapore) Limited | SCBLSG22XXX |
| Sumitomo Mitsui Banking Corporation | SMBCSGSGXXX |
| United Overseas Bank Ltd | UOVBSGSGXXX |
| Sing Investments & Finance Limited | SIVFSGSG |

3. APPENDIX B: COMMON PURPOSE CODES

This list of 46 purpose codes is commonly used to describe a payment or collection. There are 89 other less common purpose codes listed in Appendix C.

| NO. | CODE | DESCRIPTION |
|-----|------|------------------------------------|
| 1 | BEXP | Business Expenses |
| 2 | BONU | Bonus Payment |
| 3 | CBTV | Cable TV Bill |
| 4 | CCRD | Credit Card Payment |
| 5 | CHAR | Charity Payment |
| 6 | COLL | Collection Payment |
| 7 | COMM | Commission |
| 8 | CPKC | Carpark Charges |
| 9 | CSDB | Cash Disbursement |
| 10 | DCRD | Debit Card Payment |
| 11 | DIVD | Dividend |
| 12 | DNTS | Dental Services |
| 13 | EDUC | Education |
| 14 | FCPM | Payment of Fees & Charges |
| 15 | FWLV | Foreign Worker Levy |
| 16 | GDDS | Purchase Sale Of Goods |
| 17 | GOVI | Government Insurance |
| 18 | GSTX | Goods & Services Tax |
| 19 | HSPC | Hospital Care |
| 20 | IHRP | Instalment Hire Purchase Agreement |
| 21 | INSU | Insurance Premium |
| 22 | INTC | Intra Company Payment |
| 23 | INTE | Interest |
| 24 | INVS | Investment & Securities |
| 25 | IVPT | Invoice Payment |
| 26 | LOAN | Loan |
| 27 | MDCS | Medical Services |

| NO. | CODE | DESCRIPTION |
|-----|------|------------------------------|
| 28 | NITX | Net Income Tax |
| 29 | OTHR | Other |
| 30 | PHON | Telephone Bill |
| 31 | PTXP | Property Tax |
| 32 | RDTX | Road Tax |
| 33 | REBT | Rebate |
| 34 | REFU | Refund |
| 35 | RENT | Rent |
| 36 | SALA | Salary Payment |
| 37 | STDY | Study |
| 38 | SUPP | Supplier Payment |
| 39 | TAXS | Tax Payment |
| 40 | TBIL | Telco Bill |
| 41 | TCSC | Town Council Service Charges |
| 42 | TRAD | Trade Services |
| 43 | TREA | Treasury Payment |
| 44 | TRPT | Transport |
| 45 | UBIL | Utilities |
| 46 | WHLD | With Holding |

4. APPENDIX C: OTHER PURPOSE CODES

This list of 89 purpose codes can be used when there is no appropriate code to describe a payment or collection in Appendix B.

| NO. | CODE | DESCRIPTION |
|-----|------|--|
| 1 | ACCT | Account Management |
| 2 | ADVA | Advance Payment |
| 3 | AGRT | Agricultural Transfer |
| 4 | AIRB | Air |
| 5 | ALLW | Allowance |
| 6 | ALMY | Alimony Payment |
| 7 | ANNI | Annuity |
| 8 | ANTS | Anaesthesia Services |
| 9 | AREN | Account Receivable Entry |
| 10 | BBSC | Baby Bonus Scheme |
| 11 | BECH | Child Benefit |
| 12 | BENE | Unemployment Disability Benefit |
| 13 | BOCE | Back Office Conversion Entry |
| 14 | BUSB | Bus |
| 15 | CASH | Cash Management Transfer |
| 16 | CBFF | Capital Building |
| 17 | CDBL | Credit Card Bill |
| 18 | CDCB | Credit Payment with Cashback |
| 19 | CDGD | Cash Disbursement |
| 20 | CDOC | Original Credit |
| 21 | CDQC | Quasi Cash |
| 22 | CFEE | Cancellation Fee |
| 23 | CLPR | Car Loan Principal Repayment |
| 24 | CMDT | Commodity Transfer |
| 25 | COMC | Commercial Payment |
| 26 | COMT | Consumer Third Party Consolidate Payment |
| 27 | COST | Costs |

| NO. | CODE | DESCRIPTION |
|-----|------|---|
| 28 | CPYR | Copyright |
| 29 | CSLP | Company Social Loan Payment To Bank |
| 30 | CVCF | Convalescent Care facility |
| 31 | DBTC | Debit Collection Payment |
| 32 | DEPT | Deposit |
| 33 | DERI | Derivatives |
| 34 | DMEQ | Durable Medical Equipment |
| 35 | ELEC | Electricity Bill |
| 36 | ENRG | Energies |
| 37 | ESTX | Estate Tax |
| 38 | FERB | Ferry |
| 39 | FREX | Foreign Exchange |
| 40 | GASB | Gas Bill |
| 41 | GDSV | Purchase Sale Of Goods And Services |
| 42 | GOVT | Government Payment |
| 43 | GSCB | Purchase Sale Of Goods And Service With Cash Back |
| 44 | HEDG | Hedging |
| 45 | HLRP | Housing Loan Repayment |
| 46 | HLTC | Home Health Care |
| 47 | HLTI | Health Insurance |
| 48 | HSTX | Housing Tax |
| 49 | ICCP | Irrevocable Credit Card Payment |
| 50 | ICRF | Intermediate Care Facility |
| 51 | IDCP | Irrevocable Debit Card Payment |
| 52 | INPC | Insurance Premium Car |
| 53 | LBRI | Labour Insurance |
| 54 | LICF | License Fee |
| 55 | LIFI | Life Insurance |
| 56 | LIMA | Liquidity Management |
| 57 | LOAR | Loan Repayment |

| NO. | CODE | DESCRIPTION |
|-----|------|---------------------------------|
| 58 | LTCF | Long Term Care Facility |
| 59 | MSVC | Multiple Service Type |
| 60 | NETT | Netting |
| 61 | NOWS | Not Otherwise Specified |
| 62 | NWCH | Network Charge |
| 63 | NWCM | Network Communication |
| 64 | OFEE | Opening Fee |
| 65 | OTLC | Other Telecom Related Bill |
| 66 | PADD | Preauthorised Debit |
| 67 | PAYR | Payroll |
| 68 | PENS | Pension Payment |
| 69 | POPE | Point Of Purchase Entry |
| 70 | PPTI | Property Insurance |
| 71 | PRCP | Price Payment |
| 72 | PRME | Precious Metal |
| 73 | PTSP | Payment Terms |
| 74 | RCKE | Re-presented Check Entry |
| 75 | RCPT | Receipt Payment |
| 76 | RINP | Recurring Instalment Payment |
| 77 | RLWY | Railway |
| 78 | ROYA | Royalties |
| 79 | SAVG | Savings |
| 80 | SCVE | Purchase Sale of Services |
| 81 | SECU | Securities |
| 82 | SSBE | Social Security Benefits |
| 83 | SUBS | Subscription |
| 84 | TELI | Telephone-Initiated Transaction |
| 85 | TRFD | Trust Fund |
| 86 | VATX | Value Added Tax Payment |
| 87 | VIEW | Vision Care |

| NO. | CODE | DESCRIPTION |
|-----|------|--------------------------------|
| 88 | WEBI | Internet-Initiated Transaction |
| 89 | WTER | Water Bill |

5. APPENDIX D: TRANSACTION STATUS

| STATUS CODE | DESCRIPTION | SCENARIO |
|-------------|---|---|
| ACTC | Transaction is successful | This is a good transaction where funds are transferred to the bank account |
| RJCT | Transaction is rejected | Transaction failed due to the following reasons: 1. Bank account-related. 3 common reasons: a. Account number is incorrect; b. Account is closed; or c. Funds cannot be credited. 2. System failure 3. Message format is incorrect 4. Transient exception due to timeout (please see below Appendix E Reject Codes A005 and A006 for handling to determine final transaction status) |
| ACWC | Transaction is successful but with change in payment date | Transaction is sent to the bank at 11:59pm and the bank processes it after 12am the next day. The payment date is the next day from the transaction date in the message request |
| PDNG | Transaction is pending | Bank has not received the status from the clearing house. (please see below Appendix E Reject Codes I203 for handling to determine final transaction status) |

6. APPENDIX E: EXCEPTIONAL TRANSACTION HANDLING

The table describes handling of exception transaction. Transaction can be processed by the bank but failed to return the final transaction status.

| STATUS CODE | REJECT CODE | EXCEPTION HANDLING |
|-------------|-------------|--|
| RJCT | A005 | Resend the same transaction with different message ID to enquire the transaction status after 5 mins. |
| | A006 | If initial request has been processed by the bank, latest transaction status will be returned else bank will process as new transaction. Please liaise with bank if continue getting the same error codes after retrying 3 times. |
| PDNG | | Bank will return A005, A006 or A009 when there is planned downtime. |
| | I203 | Resend the same transaction with different message ID to enquire the latest transaction status after 5 mins. Please refer to the FAST EOD report or liaise with the bank to check the status the next working day after retrying 3 times. |

* Other than above mentioned rejection codes, transaction status returned from the bank is the final transaction status.

7. APPENDIX F: TRANSACTION REJECTION REASON

The table describes the rejection reason for each reason code from API Gateway. The response for error codes below will be plain JSON.

a. API Gateway Rejection Code

| NO. | HTTP Code | CODE | DESCRIPTION |
|-----|-----------|------|--|
| 1 | 401 | A001 | Organisation ID is incorrect |
| 2 | 429 | A002 | Maximum transaction transmission is exceeded |
| 3 | 400 | A003 | Invalid Request |
| 4 | 401 | A004 | Security credential is incorrect |
| 5 | 504 | A005 | Transaction has timed out |
| 6 | 500 | A006 | Gateway System Error |
| 5 | 500 | A009 | Internal Server Error |
| 8 | 403 | A010 | Security Check failed |
| 9 | 401 | A011 | Invalid API Key |
| 10 | 401 | A012 | User is not authorized to access this API |

b. Back Office Rejection Code

The table describes the rejection reason for each reason code from DBS Back Office. Response message that is return from DBS Back office will be encrypted with HTTPS Status Code '200' and Content Type = plain/text

| NO. | CODE | DESCRIPTION |
|-----|------|-----------------------------------|
| 1 | 530 | System error |
| 2 | 602 | Message Validation Failure |
| 3 | 730 | Requestor type is invalid |
| 4 | 801 | Proxy is not registered on CAS |
| 5 | 802 | Proxy type is not valid on CAS |
| 6 | 809 | Proxy has no active Registrations |
| 7 | 999 | System error |
| 8 | 2002 | System error |
| 9 | 2003 | System error |
| 10 | 2004 | System error |

| NO. | CODE | DESCRIPTION |
|-----|------|--|
| 11 | 2005 | System error |
| 12 | 2006 | System error |
| 13 | 2007 | System error |
| 14 | 2008 | System error |
| 15 | 2009 | System error |
| 16 | 2010 | System error |
| 17 | 2012 | System error |
| 18 | 2033 | System error |
| 19 | 2038 | System error |
| 20 | 2062 | System error |
| 21 | 4021 | Request time out |
| 22 | 9000 | Validation error |
| 23 | I001 | Mandatory information is missing |
| 24 | I002 | Field type is incorrect |
| 25 | I003 | Field length is incorrect |
| 26 | I005 | Beneficiary email is invalid |
| 27 | I100 | Country is incorrect |
| 28 | I101 | Product type is incorrect |
| 29 | I102 | Organisation ID is incorrect |
| 30 | I103 | Transaction is duplicate |
| 31 | I104 | You are not subscribed to the API service |
| 32 | I105 | You are not subscribed to the API service |
| 33 | I106 | Currency is incorrect |
| 34 | I107 | Amount is invalid |
| 35 | I108 | Amount is invalid |
| 36 | I109 | Your SWIFT BIC is incorrect |
| 37 | I110 | SWIFT BIC of your payer/payee is incorrect |
| 38 | I111 | Value date is not current date |
| 39 | I112 | Message ID is duplicate |
| 40 | I113 | No subscription for API service |

| NO. | CODE | DESCRIPTION |
|-----|------|--|
| 41 | I141 | Extra fields included in the JSON Request |
| 42 | I142 | Proxy type is not in the allowable list |
| 43 | I143 | Proxy value is not a valid proxy |
| 44 | I144 | Proxy value format is incorrect |
| 45 | I145 | CAS Look-up Response is invalid |
| 46 | I201 | Validation error |
| 47 | I202 | Validation error |
| 48 | I203 | Validation error |
| 49 | I204 | Validation error |
| 50 | I999 | Validation error / System error |
| 51 | OC01 | Validation error |
| 52 | OC02 | Message ID is duplicate |
| 53 | OC03 | Transaction limit is exceeded |
| 54 | OC04 | SWIFT BIC is incorrect |
| 55 | OC05 | System error |
| 56 | OC20 | System error |
| 57 | OD01 | Validation error |
| 58 | OD02 | Message ID is duplicate |
| 59 | OD03 | Transaction limit is exceeded |
| 60 | OD04 | SWIFT BIC of your payer/payee is incorrect |
| 61 | OD05 | System error |
| 62 | OD06 | Amount is invalid |
| 63 | OD07 | System error |
| 64 | OD08 | System error |
| 65 | OD09 | System error |
| 66 | OD10 | System error |
| 67 | OD11 | System error |
| 68 | OD12 | System error |
| 69 | OD13 | System error |
| 70 | OD14 | System error |

| NO. | CODE | DESCRIPTION |
|-----|------|-----------------------------|
| 71 | OD15 | System error |
| 72 | OD16 | System error |
| 73 | OD17 | System error |
| 74 | OD18 | System error |
| 75 | OD19 | System error |
| 76 | OD20 | System error |
| 77 | OD21 | System error |
| 78 | OD22 | System error |
| 79 | OD23 | System error |
| 80 | OD24 | System error |
| 81 | OD25 | System error |
| 82 | OD26 | System error |
| 83 | OD27 | System error |
| 84 | OD28 | System error |
| 85 | OD30 | System error |
| 86 | OD99 | System error |
| 87 | S002 | Account number is incorrect |
| 88 | S003 | Account number is incorrect |
| 89 | S004 | Other reason |
| 90 | S007 | Other reason |
| 91 | S008 | Account is closed |
| 92 | S012 | Other reason |
| 93 | S021 | System error |
| 94 | S022 | System error |
| 95 | S150 | System error |
| 96 | S157 | Daily limit is exceeded |
| 97 | S254 | Currency is incorrect |
| 98 | S353 | System error |
| 99 | S427 | Amount is invalid |
| 100 | S504 | System error |

| NO. | CODE | DESCRIPTION |
|-----|------|-------------------------------|
| 101 | S510 | System error |
| 102 | S515 | System error |
| 103 | S520 | System error |
| 104 | S700 | There is no DDA |
| 105 | S701 | DDA is terminated |
| 106 | S702 | DDA is terminated |
| 107 | S703 | Amount exceeded payment limit |
| 108 | S771 | System error |
| 109 | S801 | Validation has error |
| 110 | S992 | Duplicate message ID |
| 111 | S994 | System error |
| 112 | S997 | System error |
| 113 | S998 | System error |

This list of rejection codes is from the FAST clearing house. Transactions will be rejected with the error code '9910' or '9912' during the participating bank's scheduled system.

| NO. | CODE | DESCRIPTION |
|-----|------|-------------|
|-----|------|-------------|

| | | |
|----|------|--|
| 1 | 9902 | System error |
| 2 | 9903 | Currency is incorrect |
| 3 | 9904 | Date is not current date |
| 4 | 9905 | Your SWIFT BIC is incorrect |
| 5 | 9906 | Amount is invalid |
| 6 | 9908 | SWIFT BIC of your payer/payee is incorrect |
| 7 | 9909 | System error |
| 8 | 9910 | System error |
| 9 | 9912 | System error |
| 10 | 9913 | Message ID is duplicate |
| 11 | 9931 | System error |
| 12 | 9933 | System error |
| 13 | 9934 | System error |
| 14 | 9940 | System error |
| 15 | 9941 | System error |
| 16 | 9942 | System error |
| 17 | 9943 | System error |
| 18 | 9944 | System error |
| 19 | 9945 | System error |
| 20 | 9946 | System error |
| 21 | 9947 | System error |
| 22 | 9948 | System error |
| 23 | 9950 | Your SWIFT BIC is incorrect |
| 24 | 9951 | DDA reference is blank |
| 25 | 9956 | System error |
| 26 | 9957 | System error |
| 27 | 9958 | System error |
| 28 | 9960 | System error |

| NO. | CODE | DESCRIPTION |
|-----|------|--|
| 29 | 9961 | System error |
| 30 | 9962 | System error |
| 31 | 9963 | System error |
| 32 | 9964 | SWIFT BIC of your payer/payee is incorrect |
| 33 | 9965 | Purpose code is incorrect |
| 34 | 9966 | System error |
| 35 | 9967 | System error |
| 36 | 9991 | Subsystem error |

This list of rejection codes is account-related and rejection from the FAST participating banks.

| NO. | CODE | DESCRIPTION |
|------------|-------------|-------------------------------------|
| 1 | 1010 | Payer/payee account is incorrect |
| 2 | 1041 | DDA has been terminated |
| 3 | 1042 | Your corporate account is incorrect |
| 4 | 1051 | Refer to your payer/payee |
| 5 | 1070 | Purpose code is incorrect |
| 6 | 1074 | Message ID is duplicate |
| 7 | 1100 | Other reason |
| 8 | 1101 | Other reason |
| 9 | 1102 | Other reason |
| 10 | 1106 | Other reason |
| 11 | 1107 | Other reason |
| 12 | 1114 | Payer/payee account is incorrect |
| 13 | 1160 | Payer/payee account is closed |
| 14 | 1161 | Refer to your payer/payee |
| 15 | 1162 | Unmatched receiving party name |
| 16 | 1163 | Other reason |
| 17 | 1164 | Other reason |
| 18 | 1165 | Currency is incorrect |
| 19 | 1166 | Other reason |
| 20 | 1168 | Other reason |
| 21 | 1169 | Refer to your payer/payee |
| 22 | 1170 | Refer to your payer/payee |
| 23 | 1171 | Payer/payee name is blank |
| 24 | 1172 | Refer to your payer/payee |
| 25 | 1181 | Message ID is duplicate |
| 26 | 1200 | Payer/payee account is incorrect |
| 27 | 1201 | Payer/payee account is closed |
| 28 | 1202 | Refer to your payer/payee |
| 29 | 1203 | Other reason |

| NO. | CODE | DESCRIPTION |
|-----|------|-------------------------------|
| 30 | 1205 | Other reason |
| 31 | 1206 | Amount is invalid |
| 32 | 1207 | Amount exceeded payment limit |
| 33 | 1208 | Currency is incorrect |
| 34 | 1209 | Refer to your payer/payee |
| 35 | 1211 | Amount is invalid |
| 36 | 1212 | Amount is invalid |
| 37 | 1213 | Amount is invalid |
| 38 | 1214 | Other reason |
| 39 | 1215 | Other reason |
| 40 | 1216 | Other reason |
| 41 | 1217 | Other reason |
| 42 | 1218 | Other reason |
| 43 | 1219 | Cancelled by payer/payee |
| 44 | 1237 | DDA expired |
| 45 | 1238 | Other reason |
| 46 | 1239 | Other reason |
| 47 | 1242 | Other reason |
| 48 | 1243 | There is no DDA |
| 49 | 1245 | Other reason |
| 50 | 1248 | Other reason |
| 51 | 1251 | Other reason |
| 52 | 1252 | Duplicate DDA |
| 53 | 1253 | Other reason |
| 54 | 1255 | Currency is incorrect |
| 55 | 1257 | Other reason |
| 56 | 1258 | Other reason |
| 57 | 1259 | Other reason |
| 58 | 1260 | Other reason |
| 59 | 1261 | Other reason |

| NO. | CODE | DESCRIPTION |
|-----|------|------------------------|
| 60 | 1262 | SWIFT BIC is incorrect |
| 61 | 1267 | Other reason |
| 62 | 1909 | System error |

8. APPENDIX G: REPORT EXCLUSION

The transactions with the following error codes will not be included in the reconciliation report.

| CODE | ERROR DESCRIPTION | SCENARIO |
|------|---|---|
| I001 | Missing Mandatory Information | Message is not complete and has missing information |
| I002 | Field type is incorrect | The field type does not conform to the specifications. |
| I003 | Field length is incorrect | The field length does not conform to the specifications. |
| I005 | Beneficiary email is invalid | The payment detail (paymentDetails) client reference (clientReferences) or invoice details (invoiceDetails) do not conform to the field type or length for mode=EMAL. |
| I100 | Country is incorrect | Country code (bankCtryCode) is not 'SG' |
| I101 | Product type is incorrect | You are not subscribed to the banking service. |
| I102 | Organisation ID is incorrect | orgId is incorrect |
| I103 | Transaction is duplicate | The transaction is a duplicate because the customer reference (customerReference) is the same as another transaction. |
| I104 | You are not subscribed to the API service | You are not subscribed to the banking service |
| I112 | Message ID is duplicate | The transaction is a duplicate because the same message ID (msgId) is used for another transaction. |
| I113 | No subscription for API service | You are not subscribed to the banking service. |